



LEGENDS

BANK

MEMBER FDIC

TODAY-

Volume 18, Issue 2

Fall / Winter 2022

*Rooted in Our
Communities*

Open Houses

Customer
Appreciation Days

Tailgates

Photos inside.



**RATED
5 STARS
BY
BAUERFINANCIAL**

Making a Difference

I'm not sure when local Catholic parishes began auctioning quilts at their summer picnics, but my introduction to the practice came shortly after I joined the bank in 1991. I soon learned that most Sundays during "quilt season" (roughly June to September) were parish picnic days, and my dad would travel to one of the local towns for a great meal and a late afternoon quilt auction. Over the years he purchased scores of quilts both for himself and on behalf of the bank. He truly enjoyed these events, certainly in part because his mom had been a serious quilter, but more importantly because he saw it as an effective way of supporting those churches that were and are integral to their communities. It's a tradition I and others at the bank have continued to this day.

Quilt auctions are far from the only fundraisers with which the bank has had a long history. I suspect we have been a livestock buyer at local county fairs for as long as those auctions have taken place. As the bank has expanded its footprint, so have we expanded the fairs we cover (we bought at seven of them in 2022). Literally dozens of other fundraisers garner our participation every year, benefiting local schools, colleges, churches, youth services, distressed families, sports teams and a host of other community causes.

Making a positive difference in the lives of our customers and our communities is one of our highest strategic objectives, and so it is our pleasure to be able to share



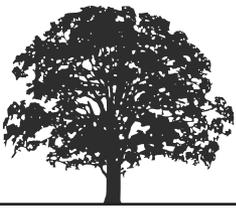
John A. Klebba

our resources with the many community-based organizations which request our assistance. If you are already one of our customers, please know that it is your patronage that helps makes this possible. If you are not yet a part of our Legends Bank family, I invite you to join us so that together we can make a difference.

**We invite you to come enjoy the
benefits and peace of mind that
comes with doing business with
Legends Bank.**

**Call, drop in or check us out
online at www.legendsbk.com.**

We hope to hear from you soon!



Legends NEWS

Volume 18

Fall / Winter 2022

Issue 2

ROOTED IN OUR COMMUNITIES

Open Houses / Customer Appreciation Days



Above: Grand Opening of the Main Bank Expansion held August 12, 2022.

Right: Customer Appreciation Day at the Taos location held October 7, 2022.



Tailgates

Top Left (Two Photos): Belle Tigers vs. Owensville Dutchgirls Softball; *Top Right (Two Photos):* Helias Crusaders vs. Fatima Comets Softball; *Bottom Row:* Linn Wildcats vs. St. James Tigers Football.





CALENDAR

2022 Events

- Nov 16 Lunch and Learn
Dec 7 *Miracle of Christmas*
Sight and Sound Theatre

2023 Events

- Jan 26-Feb 5 Hawaiian Cruise
June 12-16 Mackinac Island
Aug 13-21 Maritime Magic
Nova Scotia, PEI & New Brunswick
Oct 27-Nov 2 Almost Heaven,
West Virginia
Dec(TBD)...Historical Williamsburg
A Colonial Christmas

Above are some of the extended trips we have planned for 2023.

A full trip listing is coming soon!



Join Today!

You'll enjoy our legendary package of financial services, PLUS savings on travel.

Mary Ann Gelven
Advantage Club Director



Travel on a First Name Basis

Many friendships have been established through The Advantage Club during my fourteen years as the travel club director. Research in the general population shows that having friends positively impacts health and well-being. Humans are such social animals that loneliness can increase stress, lead to depression, and even shorten our lives (Perry, 2014). We could see the impact social isolation had on us during the COVID quarantine of 2020!

To expand your list of friends The Advantage Club has trips and other social functions, such as Lunch and Learns and Birthday Celebrations. Legends Bank offers The Advantage Club as a free service to its customers. As our customer we strive to know you on a first-name basis...you are our neighbor, and our friends.

My goal as the travel club director is to provide friendly, carefully planned, escorted travel for our customers. We offer extended trips, one- or two-nights trips, and day trips. Our extended trips are booked with trustworthy travel companies who provide incredible travel experiences for groups. Our extended trips for 2023 include Hawaii, Mackinac Island, Canadian Maritimes, West Virginia, and Colonial Williamsburg.

You can escape the Missouri winter weather in January on a 7-night Hawaii cruise with pre-and post-cruise packages in Honolulu! The cruise takes you to five incredible ports Oahu, Maui, Hilo, Kona, and Nawiliwili, Kauai. In June on Mackinac Island we will be lodging and dining at the quintessential luxury resort, the Grand Hotel, with its famous front porch. This trip is scheduled for June during their Lilac Festival. In August, we'll tour the Canadian Maritimes to explore

the three provinces of New Brunswick, Nova Scotia, and Prince Edward Island. One of the highlights of the tour is The Hopewell Rocks, in the Bay of Fundy, with the highest tides in the world. In autumn we explore one of the most beautiful places to be during the fall season as the Appalachian and Allegheny Mountain Ranges burst with color! We will visit the newest National Park in the United States, the New River Gorge National Park and Preserve and stay at the historic Greenbrier Resort for two nights on our Almost Heaven, West Virginia tour. In December we embrace the Christmas Spirit in Colonial Williamsburg! We will tour plantations and mansions that are decorated as they might have been hundreds of years ago right down to the elegantly dressed dining room table!

We continually keep up-to-date with new things to see and do in Missouri on our day trips. Our motor coach pick up/drop off locations are in central Missouri (Jefferson City, Linn, and Drake) which allow us to explore many destinations in a day. The 2023 day trips will be announced later this year.

The Advantage Club is for customers 50 or better in age who have \$5,000 in any combination of deposits. There's no fee to join, all you need to do is complete the sign-up form in the Advantage Club brochure which is available at any of the Legends Bank locations. We invite you to join The Advantage Club...we would enjoy getting to know you on a first name basis!

Please contact me by phone at (573) 417-0276 or by email at magelven@legendsbk.com if you would like more information on The Advantage Club or any of our trips.



Rolla Forum Location is Taking Shape

The corner of the Forum Shopping Center will be home to our second location serving our Rolla customers. In June of this year, we broke ground with the anticipated completion in March of 2023. This 3,777 square foot facility will be a full service location with deposit and lending services available.



Rena Gerloff



Legendary Employee

Rena Gerloff, this issue's Legendary Employee, has been around banking for approximately 43 years in one capacity or another. From bookkeeping to filing checks to opening accounts to being a teller, she's decided teller is her favorite. "I enjoy working with the customers and helping them solve any issues they may have", says Rena. Her extensive time in banking started in Republic, MO, then moved to Bland, and later into Owensville. She then decided to stay home for a few years to help on the 5th generation cattle farm, where she and Charles still reside. When she stepped back into banking, she was employed by Charter 1 which is now Legends Bank in Owensville. She's seen a lot of changes in banking since her first day on the job 43 years ago with the use of ATMs and the expansion of online and mobile banking options however, she still prefers serving her customers in person.

Rena and her husband Charles have three children, seven grandchildren, one great grandchild and one great grandchild on the way. When Rena is away from assisting customers, she is supporting her family by attending the grandchildren's ballgames, acro meets and a few cattle shows along the way. She doesn't shy away from work at home either. She added, "I do the bookkeeping for our farm and am involved with our annual bull sale." Sounds like between the Bank and the farm, Rena has plenty to keep her busy.

We extend our gratitude to Rena for her 26 years of service with Legends Bank and her commitment to the community in which she lives and works. Congratulations Rena!

Final Checklist

TO FINISH 2022

NOVEMBER

The perfect month to give thanks.

- Review your charitable giving and update any funding strategies, if needed.
- Watch for capital gains payouts. Investment companies typically distribute capital gains in December, and by November, they usually publish estimates of their distributions.
- Healthcare.gov open enrollment begins, Medicare Part A and B premiums and deductibles announced.

DECEMBER

End the year full of hope and goodwill.

- If you're 72 or older, don't forget to take your annual required minimum distribution (RMD) by December 31. If you turn 72 on July 1, 2022, or later, you do not need to take an RMD until April 1, 2023.
- You can request an annual Social Security Statement. Compare your earnings record against your old tax returns for accuracy. This is also an excellent time to check for other irregularities to prevent identity theft.



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INVESTMENTS



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This is just one of many topics regarding your financial well-being. *To discuss your specific financial needs, contact Neil today!*

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Just a few of the ways we are... *Involvement in the Communities we Serve*



1. Contributing to and serving the meal for Belle/Bland's 55 and Older organization.
2. Purchasing livestock at the Osage County and Gasconade County Fairs to support local youth in agriculture.
3. Supporting the Jefferson City Chamber of Commerce by playing a round at their annual charity golf tournament.
4. Sponsoring the Mayor's Choice Award at the ILRC Fall Car Classic.
5. Presenting a \$10,000 check to Lincoln University Blue Tiger Athletics.
6. Actively participating in Rolla High School's Bulldog Pride Night.
7. Donating to the Owensville Dutchmen as part of the school spirit debit cards program.
8. Delivering Welcome Back to School cakes to schools in the communities we serve.



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We're Here for You!

Belle • Loose Creek
 Owensville • Jefferson City
 Linn Motor Bank • Linn • Rolla
 Taos • Union • Westphalia



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